

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rick L. Drawbaugh
Kay L. Drawbaugh
Debtors

Case No. 15-02286-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db/jdb
4652322 +Rick L. Drawbaugh, Kay L. Drawbaugh, 620 Steinhour Road, York Haven, PA 17370-9149
4703760 +Advanced Call Center Technologies,, PO Box 9091, Johnson City, TN 37615-9091
4652328 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4652331 +Darby E Shue, 310 Canary Circle, York, PA 17404-5715
4652332 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
4652332 +Integrity Bank, 3345 Market Street, Camp Hill, PA 17011-4424
4689747 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
4677179 +PNC BANK, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,
Miamisburg, OH 45342-5421
4652335 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
4660066 S&T Bank s/b/m/t Integrity Bank, c/o Brian M. Kile, Esquire, Grenen & Birsic, P.C.,
One Gateway Center, 9th Floor, Pittsburgh, PA 15222
4671238 +S&T Bank s/b/m/t Integrity Bank, 355 North 5th Street, Indiana, PA 15701-1940
4652339 +Shipley Energy, 415 Norway Street, York, PA 17403-2531
4652342 +Synchrony/TRU, PO Box 530939, Atlanta, GA 30353-0939
4652343 +Zachary E. Nahass, Esq., CGA Law Firm, P.C., 135 North George Street, York, PA 17401-1135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4652323 EDI: BANKAMER.COM Jul 25 2018 13:13:00 Bank of America, PO Box 15019,
Wilmington, DE 19886
4652324 +EDI: TSYS2.COM Jul 25 2018 13:13:00 Barclays Bank Delaware, 1007 North Orange Street,
Wilmington, DE 19801-1239
4652325 +EDI: TSYS2.COM Jul 25 2018 13:13:00 Barclays Bank Delaware, PO Box 13337,
Philadelphia, PA 19101-3337
4705558 +E-mail/Text: bncmail@w-legal.com Jul 25 2018 09:17:20 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4652326 +E-mail/Text: cms-bk@cms-collect.com Jul 25 2018 09:16:59 Capital Management Services LP,
698 1/2 Ogden Street, Buffalo, NY 14206-2317
4652330 EDI: DISCOVER.COM Jul 25 2018 13:13:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850
4655366 EDI: DISCOVER.COM Jul 25 2018 13:13:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4652333 +EDI: CBSKOHL.COM Jul 25 2018 13:13:00 Kohls/Cap One, P.O. Box 3115,
Milwaukee, WI 53201-3115
4652334 EDI: RMSC.COM Jul 25 2018 13:13:00 Lowes, PO Box 981064, El Paso, TX 79998-1064
4702882 EDI: PRA.COM Jul 25 2018 13:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4652321 +EDI: RMSC.COM Jul 25 2018 13:13:00 R' US Credit Card/SYNCB, PO Box 530939,
Atlanta, GA 30353-0939
4652336 EDI: NAVIENTFKASMSERV.COM Jul 25 2018 13:13:00 Sallie Mae, PO Box 4600,
Wilkes Barre, PA 18773-4600
4652337 +EDI: SEARS.COM Jul 25 2018 13:13:00 Sears Credit Cards, PO Box 6282,
Sioux Falls, SD 57117-6282
4652338 +EDI: SEARS.COM Jul 25 2018 13:13:00 Sears/cbna, 701 East 60th Street N.,
Sioux Falls, SD 57104-0432
4652340 +EDI: RMSC.COM Jul 25 2018 13:13:00 SynCB/toyrus, P.O. Box 965005,
Orlando, FL 32896-5005
4652341 +EDI: RMSC.COM Jul 25 2018 13:13:00 SynCB/walmart DC, P.O. Box 965024,
Orlando, FL 32896-5024
4706827 EDI: RMSC.COM Jul 25 2018 13:13:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
5033392 +EDI: RMSC.COM Jul 25 2018 13:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr S&T Bank
4652329 Deb Smith
cr* +Darby E Shue, 310 Canary Circle, York, PA 17404-5715
cr* +S&T Bank s/b/m/t Integrity Bank, 355 North 5th Street, Indiana, PA 15701-1940
4682792* +Darby E Shue, 310 Canary Circle, York, PA 17404-5715
4660067* S&T Bank s/b/m/t Integrity Bank, c/o Brian M. Kile, Esquire, Grenen & Birsic, P.C.,
One Gateway Center, 9th Floor, Pittsburgh, PA 15222
4652327 ##+Central Credit Services LLC, 20 Corporate Hills Dr., Saint Charles, MO 63301-3749
TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Brent Diefenderfer on behalf of Creditor Darby E Shue bdiefenderfer@cgalaw.com,
tlocondro@cgalaw.com; scomegna@cgalaw.com; hlocke@cgalaw.com; rminello@cgalaw.com; kbrayboy@cgalaw.com;
m; jrosenau@cgalaw.com; r48835@notify.bestcase.com
Brian Michael Kile on behalf of Creditor S&T Bank s/b/m/t Integrity Bank
bkile@grenenbirsic.com, mcpupec@grenenbirsic.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles on behalf of Debtor 1 Rick L. Drawbaugh pmurphy@dplglaw.com,
kgreene@dplglaw.com
Paul Donald Murphy-Ahles on behalf of Debtor 2 Kay L. Drawbaugh pmurphy@dplglaw.com,
kgreene@dplglaw.com
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Rick L. Drawbaugh**
First Name Middle Name Last Name
Debtor 2 **Kay L. Drawbaugh**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:15-bk-02286-HWV**

Social Security number or ITIN **xxx-xx-3849**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-9616**
EIN ____-____-____

Order of Discharge

12/15

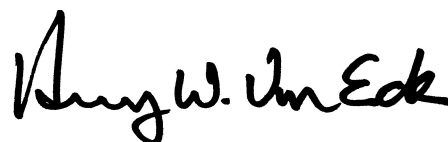
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rick L. Drawbaugh
aka Rickey L Drawbaugh

Kay L. Drawbaugh

July 24, 2018

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.